

CONSUMER EDUCATION INTEREST AS PERCEIVED

BY LOW-INCOME ADULTS

by

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CHAPTER I
INTRODUCTION

Consumer education for low-income adults has become a challenge for educators of today. According to Andreasen (2), since 1960, consumer education available for the youth and young adults in our country has increased rapidly. The impetus stemmed from the new concept of consumer rights presented during the Kennedy administration. Andreasen (2) has stated that when President Kennedy presented his special message in November, 1962, on protecting consumers interests, Kennedy advocated that American consumers have the following four rights: the right to be informed, the right to choose, the right to safety, and the right to be heard. According to Smith (43), President Johnson expanded Kennedy's ideas by putting consumer legislation through Congress. As a result of this consumer legislation terms such as disadvantaged, the culturally deprived, compensatory education, and adult basic education came into common usage. Smith has stated that, "President Johnson stressed the major instrument in the war against poverty was education in many forms" (43:18). Johnson further demonstrated his emphasis on consumer rights by his appointment of a special Assistant to the President's Committee for Consumer Interests.

President Ford (56), in a White House memorandum, dated November, 1975, added a fifth right to those advocated by President Kennedy. That was the right to consumer education. As President Ford explained,

"Without consumer education, at any age, consumers cannot benefit fully from the other four rights" (56:1). In his memo promoting consumer education, President Ford stated:

It is my earnest hope that consumer education will become a vital part of regular school instruction, community services and educational programs for people out of school. Only in this way can we insure that consumers have the assistance necessary to plan and use their resources to their maximum potential and greatest personal satisfaction. (56:1)

The role of home economists in attacking this major societal and educational problem of providing consumer education for people of all ages and of various income levels was the subject of federal legislation in 1968, 1972, and 1976. The 1968, 1972, and 1976 legislation amended the 1963 Vocational Education Act. Minear has noted that three major thrusts for education in the 1968 Amendments to the 1963 Vocational Education Act were as follows:

1. The special treatment accorded consumer education, which is the subject of a separate amendment.
2. The allocation of at least one-third of the authorized appropriations under the Consumer and Homemaking Education Amendment for projects designed to assist consumers and to improve the quality of family life and environment in economically depressed or high unemployment areas.
3. The availability of special appropriations for demonstration programs and research to assist consumers and improve the home environment and the quality of family life. (33:12-13)

In the 1972 Statutes At Large (57) it was stated that the 1972 amendments established a position of Director of Consumers' Education within the Office of Education. The Director was put in charge of distributing federal funds to public and private agencies. In part the 1972 amendment stated:

The Director shall carry out a program of making grants to nonprofit public and private agencies, organizations, and institutions (including libraries) to support research, demonstration, and pilot projects designed to provide consumer education to the public. (57:349)

The 1972 amendments encouraged consumer education by providing funds for development of curricula in consumer education, pre-service and inservice training programs for educating personnel to prepare them to teach consumer education, and development of bilingual curricula when appropriate. According to the 1975 Statutes At Large (58), the 1976 amendments aided in clarification of the role of consumer and homemaking education, included statements concerning the development of curriculum materials to better prepare individuals for employment and provide for equal occupational training for all individuals.

According to Glosson (16), many homemaking teachers are not fully prepared to meet the challenges of the 1968, 1972, and 1976 amendments. They have received little training in teaching adults, particularly educationally and economically disadvantaged adults. Because of these deficiencies in their training, teachers must receive the aid of teacher educators and researchers in these areas

before they can meet the demands of their roles as consumer educators. According to Hall (19), the focus on consumer education has created an emergence of relevant instructional materials for low-income adults. It is important to those in curriculum development to have a thorough understanding of the perceived interests, the educational experiences, and the cultural backgrounds of the low-income adults to develop relevant and useful consumer education programs for this audience.

Andreasen (2), Spitze (44), and Wolgamot (60) have identified some of the challenges faced by the home economics teacher in preparing a consumer education program for low-income adults. First, the teacher must realize that adults who have little or no reading ability and whose sources of income are often from welfare agencies need special attention so they may become aware of and take advantage of educational opportunities available to them. Second, teachers must know what appeals to low-income adults when planning curriculum. Such factors as course content, learning activities, and evaluation must be considered. Third, the homemaking teacher must be able to keep these adults interested in the consumer education program. Morgan, Homes, and Bundy (34) have stated that participation in a course will be greater when it is a part of the people, their attitudes, sentiments, and ideals. Morgan, Homes, and Bundy have suggested that if a course is to be appealing to an adult it must be "close to home." The course must provide the low-income adults with information that will help them deal with consumer problems they encounter in their

daily lives. The adults must understand what is expected of them as participants in the class, and the teacher must explain how the course will be useful to them now and in the future.

Honeycutt (23), Moss (35), and Tanner and Tanner (46) have suggested that there is an increasing problem of attrition among participants in adult education programs, particularly in low-income communities. Such factors as language barriers, low-reading levels, past educational failures, and family responsibilities affect not only the ability of low-income adults to learn, but also the likelihood of their participation in educational groups. It is important for teachers to understand the meaning of attrition in reference to adult education and the implications of attrition in relation to a course of study. The urgency for teachers to re-evaluate their programs in order to make them relevant to their students and their particular needs and interests is supported by the high attrition rate found among low-income groups.

Evaluation of the perceived interests of low-income adults is one key to the development of relevant consumer education materials. Moss (35) has stated that a major objective in the instructional materials center network is to provide the educational community with reliable information about the effectiveness of instructional materials and methods. Moss has noted that the materials and methods will be effective only if the adults are interested in the curricula and are able to see an application of what they learned to their particular

situations. Personnel in the Expanded Nutrition Program of the Texas Agricultural Extension Service (50) have emphasized that it is first necessary to identify characteristics of low-income groups. The identified characteristics should be utilized to guide program planning. It is vital for educators to survey the perceived interests of low-income adults before developing their program plan.

Andreasen has stated that:

Because of who they are and where they shop, in many respects the low-income adults need to know more than the average consumer. They have stronger requirements to stretch a limited budget and have less ability to absorb the wrong decision.
(2:235)

Teacher educators and researchers must, therefore, come to the aid of the home economists and help them to meet these pressing challenges. Research is needed to fill current gaps in knowledge about working with the low-income adults. Without the help of teacher educators and researchers, it is doubtful that the challenges of the 1968, 1972, and 1976 amendments can be met.

Statement of the Problem

The study was implemented when personnel of the Home Economic Instructional Materials Center at Texas Tech University in Lubbock, Texas, saw a need to up-date and revise the curriculum guide Consumer Education For Families With Limited Incomes (11). Input from low-income adults concerning consumer education interests was needed by personnel in the Home Economics Instructional Materials Center to

make sure the curriculum guide would meet the needs of the low-income adult.

The problem of the study was two-fold. The first aspect of the problem was to assess the perceived interests of low-income adults in specific concepts in consumer education. This aspect of the problem dealt with identifying consumer education concepts which were of most and least interest to low-income adults. The consumer education concepts presented to low-income adults for reaction were obtained from the proposed table of contents of the curriculum guide Consumer Education For Families With Limited Incomes (11), which was being revised by the personnel of the Home Economics Instructional Materials Center located at Texas Tech University in Lubbock, Texas.

The second problem of the study was to determine if there were significant differences among the perceived interests of low-income adults in specific consumer education concepts when the adults were classified on various demographic variables. The variables utilized in the analysis were age, racial origin, marital status, years of completed education, family income level, and number of dependents.

Purposes of the Study

In order to solve the problems of the study, the following purposes were set forth:

1. To review the literature to determine characteristics of the low-income adult in today's society, ways of meeting the needs of low-income adults through consumer education, and means of assessing interests.

2. To develop a valid and reliable questionnaire for assessing perceived interests of low-income adults in consumer education concepts.
3. To administer the questionnaire to a sample of low-income female adults participating in various educational programs in the Lubbock, Texas area.
4. To analyze the data relating to which consumer education concepts were of most interest and which concepts were of least interest to low-income female adults, and to analyze the relationships of the demographic variables of age, racial origin, marital status, years of completed education, family income level, and number of dependents to the consumer education interests of the low-income female adults.
5. To draw conclusions and implications from the analyses of the data.
6. To recommend further research in the area of determining the consumer education interests of low-income adults were set forth.

Research Questions

The following questions were examined as part of the study:

1. Which consumer education concepts are of most interest to low-income female adults?
2. Which consumer education concepts are of least interest to low-income female adults?

Hypothesis

The null hypothesis tested in the study was stated as follows:

1. There are no significant differences among the mean consumer education interest ratings of low-income female adults when the adults are classified in various categories on the following variables:

- a. Age
- b. Racial origin
- c. Marital status
- d. Years of completed education
- e. Family income level
- f. Number of dependents

Scope and Limitations of the Study

The study was conducted in the spring of 1980. One hundred and eight low-income female adults responded to the Consumer Education Interest Questionnaire. The agency-directors who indicated willingness to have their adults participate in the study were personally identified by the researcher or referred to the researcher by other agency directors. The sample was not randomly selected but rather one of convenience. Agencies represented in the study were the Lubbock Independent School District Adult Education Center, the Guadalupe Neighborhood Center, and the Parkway Neighborhood Center located in Lubbock, Texas. The ethnic make up of the samples at each center was as follows: the Lubbock Independent School District Adult Education Center sample was one of mixed racial origins, the Guadalupe Neighborhood Center sample was Mexican American, and the Parkway Neighborhood Center sample was black. Of the 108 respondents, 29 were Anglo, 36 were black, and 31 were Mexican American. All respondents were classified as low-income female adults. The remaining 12 respondents consisted of low-income female adults from the

following countries: six from Mexico, one from Puerto Rico, four from Hong Kong, and one from the Republic of the Philippines. Due to the fact that male respondents were very limited, only the responses females were utilized in the study. Findings of the study were limited in scope by the nature of the sample. All conclusions of the study are limited to the sample.

The instrument developed was based on a review of literature and a study of methods for preparing questionnaires. The instrument was submitted to the members of a panel of judges who were asked to critique the instrument and to offer suggestions for revisions of the instruments.

In spite of the precautions, the scope of the study was limited by inherent imperfections of a written questionnaire. The possibility existed that the low-income female adults interpreted various terms differently due to low reading ability or translation differences. Also, respondents may not have been familiar with some of the terminology used in the instrument, such as "values, goals, and resources." Estimates may have been given by respondents at times.

Definitions of Terms

The definitions of words used in the study were as follows:

1. Adult education - a process by which the instructional needs of adults, as perceived by themselves or by others, are met through organized learning experiences as a result of which adults can lead more meaningful and useful lives.

2. Attrition - the reduction in numbers of students in a course of study due to natural causes.

3. Consumer education - "the development of the individual in basic consumer skills, concepts, and understandings required for everyday living to achieve, within the framework of his own values, maximum utilization of and satisfaction from his resources" (41:4).

4. Consumer education concepts - key ideas, topics, main thoughts, regarding consumer education subject matter.

5. Consumer Education Interest Ratings - a score ranging from 39 to 117 was obtained by scoring ratings assigned to concepts on the Consumer Education Interest Questionnaire.

6. Consumer Education Interest Questionnaire - the instrument used in the study to obtain data from low-income female adults concerning the backgrounds and their interests in consumer education concepts.

7. Home Economics Instructional Materials Center - a center established by the Texas Education Agency in 1967 to develop curriculum for vocational home economics education programs. The center is located at Texas Tech University, in Lubbock, Texas.

8. Instructional materials - any materials printed, pictorial, or audio, that are intended for the purpose of instruction.

9. Interests - a term used to refer to the willingness of individuals to give special attention to things, or indicates whether individuals are apt to find satisfaction in particular types of activities, as a result of their previous experiences.

10. Low-income adult - an adult with limited income to fulfill their required needs. Limited income for a family of four has been determined by the definition given in the Federal Register (54) to be \$13,000 in 1979. The term disadvantaged is sometimes used interchangeably with low-income.

11. Perception - the ability of a person to achieve an understanding of something or to become aware of something through any of the senses. How people perceive things is affected by their past experiences.

12. Questionnaire - a written set of questions for obtaining descriptively useful data from individuals.

CHAPTER II

REVIEW OF LITERATURE

The review of literature was divided into three sections. The first part was concerned with the low-income adult in today's society, including definitions of low-income, characteristics of low-income adults and families, and limitations experienced by low-income adults. The second aspect dealt with meeting the needs of low-income adults through consumer education. The perception process and low-income adults, consumer education needs and interests of low-income adults, adult education programs, working with low-income adults and planning consumer education programs for low-income adults were covered in this section. The third aspect explored interest assessments, including definitions of interests and methods of interest assessment.

The Low-Income Adult in Today's Society

Definition of Low-Income

According to personnel in the Social Security Administration (55) about 24.7 million persons were at or below the low income level in 1977. In the April 3, 1979, Federal Register it was stated that:

Low-Income Level-means \$7,000 with respect to income in 1969, and for any later year means that amount which bears the same relationship to \$7,000 as the Consumer Price Index for that year bears to the Consumer Price Index for 1969, rounded to the nearest \$1,000. (54:19999)

According to Social Security Administration personnel (55), based on the value of the dollar which was 91.1¢ in 1969, and 51.8¢ in 1978, the low income level for 1978 was determined as being \$12,000 for a family of four. In 1979, the value of the dollar had dropped to 46.7¢, raising the low income level to \$13,000 for a family of four.

The Social Security Administration Personnel reported that, ("...in 1977, Blacks, persons of Spanish origin, children under 18 years, elderly persons, and persons in families of female householders constituted larger proportions of the poverty population than the general population" (55:3). In 1977, the Social Security Administration personnel established the guideline of \$7,739 for a family of four as the lower living standard. Of the total United States population in 1977, 12 percent of the blacks, six percent of the Mexican Americans, 11 percent of the persons 65 years and over, and 12 percent of persons in families of female householders had financial incomes under \$7,739.) The median income in 1977, was \$13,572 or almost twice that of the lower living standard. According to information in the Current Population Reports (52), the average income in 1977, for low-income farm families was \$5,273, the average income in 1977, for low-income nonfarm families was \$6,191, the average income in 1977, for low-income persons 65 years and over was \$3,666, and the average income in 1977, for low-income female householders was \$6,162.

Characteristics of Low-Income
Adults and Families

According to Andreasen (2), Joyce and Gavoni (25), and Caplovitz (6) particular categories of people appear among the low income levels. These categories include non-white persons, persons 65 years and older, single parent families usually headed by women, families with no wage earners, and rural farm families.

Andreasen (2), Caplovitz (6), and Herzog (22) have stated that the main reason the poor have difficulties in meeting their physical needs, particularly in urban areas, is due to their low incomes. Wragg (61), Wolgamot (60), and Glosson (16) have stated that many low-income groups are typified by meager education, limited job skills, limited job opportunities, unemployment, substandard and overcrowded housing, large families, and an inclination toward delinquency and crime. Galarza (15) has suggested that a low income is usually a product of unemployment and scattered, irregular miscellaneous employment, often at undesirable occupations. He went on to say that low-income families have little money, virtually no savings, and no economic security. / According to Galarza (15), this means that low-income persons buy often, buy small amounts, and get less for their money than persons with higher incomes. Herzog (22) has noted that people in the low-income category are involved in extensive borrowing of money through both formal and informal sources, use secondhand clothing, and reside in housing which lack privacy. Andreasen (2) and Herzog (22) have noted that the poor have a higher

death rate, a lower life expectancy, lower levels of both physical and mental health, and lower levels of nutrition than prosperous individuals.

Shoemaker (41) has stated that it is important to remember that the lowest socio-economic group is not one monolithic, homogenous subculture. Shoemaker (41) has agreed with Smith (43) in stating that low-income families vary in style, habits, and modes of expression. Caplovitz (6) has noted that consumer practices vary within the low-income population depending upon family size and age of the head of the household.

Wolgamot (60) has suggested that among the indices often used to indicate the socio-economic status of families are income, education, occupation, and family background. Family background is also a frequent indicator of low income. According to the statement in the Congressional Quarterly (51) families with a background history of low earnings are likely to produce children who have little incentive or opportunity to raise their status economically. The editor of the Congressional Quarterly suggested that poverty breeds poverty and inadequate education is perpetuated from generation to generation. Herzog (22) has suggested that low-income people are born poor; they are not merely middle class people without money. Andreasen (2) has noted that low-income persons' values, beliefs, and life styles all differ from those of middle-class persons.

Limitations Experienced
by Low-Income Adults

Having a low income places general limitations on the people involved. In the Black Consumer (25), Joyce and Gavoni identified the general limitations to include comparative simplifications of the experienced world, powerlessness, deprivation, and feelings of insecurities. Andreasen (2) explained the limitations of low-income persons in another light. He has stated that the low-income person feels separated from society rather than a part of it, believes most of life is uncontrollable, and has a fatalistic view on life, i.e., life is influenced mostly by others. Since low-income persons tend to feel that chance and others rule their lives, they often feel they can really do little themselves to change their circumstances. Caplovitz (6) and Galarza (15) have concurred with Andreasen by stating that disadvantaged persons typically feel cut off, alienated, and disinherited by their society.

Tireman (48) has identified poor communication skills in addition to education and low income as limitations of the low-income person. As a result of his study of low-income Mexican Americans, Tireman (48) has stated that these people experience the following three major problems: language barriers in both English and Spanish, limited education, and low incomes. These problems handicap their lives and families by preventing change in their economic status. The inability to speak good English is a communicative skill which becomes a potent factor in attaining employment. Smith (43) has

stated that low-income persons often have communication problems with middle class teachers and employers due to dialectical differences and a system of mores and folkways that their isolated group has developed.

Herzog (22) has identified additional limitations of low-income adults. They include the following: lack of motivation, lack of self-confidence, suspiciousness, ethnocentrism, and poor self-image. Tireman (48) has suggested that poor self-images exist because the low-income people believe that there are only two social strata, the high and the low.

Herzog (22) has noted that low-income often implies a lack of communication, loss of self-respect, lack of a sense of responsibility, little appreciation of "what I can be," and living in a very limited world. Smith (43) has stated that the limitations of the low-income adult are often due to inadequate curriculum in school, inadequate nutrition, inadequate housing, inadequate parental guidance, and isolation from the mainstream of the American culture. Tireman (48) has suggested that low-income Mexican Americans have a somewhat negative attitude toward education and school staffs, as evidenced by poor attendance and a high dropout rate of the low-income adult. Herzog (22) and Smith (43) have agreed that the time perspective of the disadvantaged person is shorter than those persons with higher incomes, and that they are more present oriented than future oriented than those persons with higher incomes.

Meeting the Needs of Low-Income Adults

Through Consumer Education

The Perception Process and Low Income Adults

According to Combs (10), the basic concept of perceptual psychology is that all behaviors of people are the direct result of their fields of perception at the moment of their behaviors. Combs has stated that how people see themselves, how they see the situation in which they are involved, and the interrelationship of these two factors are active components in behavior at any instant.

Ittelson and Cantril (24) have noted that differences in a persons' past experiences result in differences in their ways of perceiving like situations. According to Ittelson and Cantril, these differences in perceptions emerge from influences in the home, in the school, and in various groups with which the individuals identify.

According to Taba and Elkins (45), the biggest difference in learning lies in the meanings things hold for learners and the degree to which certain factors are operative. They go on to say that:

Although all learners proceed from concrete to abstract, there may be differences in what is abstract and what is concrete to participants with developmental problems in the cognitive and verbal areas and with life experiences which may be limited in some areas. (45:142)

Taba and Elkins concluded that what motivates learning may be totally different for low-income learners. Special considerations,

such as knowing the students' past experiences and what these students are interested in learning, are crucial to any program. Ratner's position that the need to consider the psychosocial needs of low-income consumers was illustrated when he stated, "The subject matter, the methods, and especially the instructor must be chosen appropriate to those who are going to receive the information" (38:107).

Dixon (13) in her study of teachers' perceptions and priorities given to consumer education concepts for disadvantaged Blacks, has stated that central to the study of perceptions is the role of experiences encountered over a person's life time. Dixon has stated:

Perception is an aspect of human behavior; as such it is subject to many of the same influences that shape other aspects of behavior. In particular, each individual experiences life within the content of a given culture. The components and quality of the experience combine to determine his responses to a given stimulus situation.
(13:14)

Consumer Education Needs and Interests of Low-Income Adults

According to Hardwick, "spending to live requires training just as earning has to be learned" (21:14). Program designs should provide useful information that will train the students to manage their money, just as they have been trained for the job at which they earn their money. For a course of study to be relevant, a survey of perceived interests must be obtained before developing a program design.

In order to plan effective consumer education programs for low-income adults, it is necessary to understand their interests in

consumer education. Canoyer (5) emphasized that the teacher needs to know much more than where the poor buy and what they buy. The teacher also needs to know why and when the poor buy.

Walther (59) conducted a study in Florida to identify needs and interests of disadvantaged adults and to determine relationships between the needs and interests and age, sex, race, rural-urban residence, marital status, educational level, and number of children. Data were gathered by means of a questionnaire from 88 subjects in an organized nutritional program. The questionnaires were individually administered by program aides. Results indicated that disadvantaged adults expressed a strong need for money management in the areas related to buying food, paying for health services, selecting and buying clothes, buying kitchen equipment, and home maintenance. The conclusions of the study indicated that teaching materials for the disadvantaged adults in rural areas should emphasize home care and maintenance, food preservation, food storage, and comparative shopping to meet expressed needs and interests. It was suggested that consumer education for the disadvantaged adults in urban areas should include information concerning installment buying, warranties, and purchasing equipment and appliances.

Adult Education Programs

Through the years there have been many definitions of adult education programming. According to Chismore (8), adult education is a process by which the instructional needs of adults, as perceived

by themselves or by others, are met through organized learning experiences. Liveright and Haygood defined adult education when they stated:

Adult education is a process whereby persons who no longer attend school on a regular and full-time basis (unless full-time programmes are especially designed for adults) undertake sequential and organized activities with the conscious intention of bringing about changes in information, knowledge, understanding or skills, appreciation and attitudes; or for the purpose of identifying and solving personal or community problems. (31:9)

In 1977, personnel in the Organization for Economic Co-Operation and Development (O.E.C.D.) (28) conducted a study on adult education programs in O.E.C.D. countries. The O.E.C.D. personnel decided the most suitable definition of adult education was as follows:

Adult Education refers to any learning activity or programme deliberately designed by a providing agent to satisfy any learning need or interest that may be experienced at any stage in his or her life by a person who is no longer in education. Its ambit, thus, spans non-vocational, vocational, general, formal and non-formal studies as well as education with a collective social purpose. (28:11)

According to Knowles (26), adult education is beginning to be viewed as a necessary component of one's total education rather than as an afterthought. Thompson (47) has stated that the growth of the adult education movement has occurred as educators have realized the great rate of change in our society. Chismore (8), Knowles (26), and Liveright and Haygood (31) have stated that many adults attend educational programs in hopes of finding a way of improving the quality

of their lives in some way. Some seek degrees or certification, while others seek the joy of learning something new.

Working with Low-Income Adults

Smith (43) has suggested that programs for an adult audience are successful to the degree that the programs meet the needs of the people involved. Smith identified three factors which must be considered when developing programs for adults. These factors were stated as follows: "...responsibilities that go with being an adult, physical difficulties that tend to come with age, incorrect learning that many disadvantaged adults have experienced" (43:11).

Herzog (22), Morgan, Homes, and Bundy (34), and Smith (43) have suggested ways to generate interest of low-income groups in adult classes. These suggestions were summarized as follows:

1. The teacher should remember all individuals are worthwhile, every individual is different, and all behavior is caused and purposeful.
2. Individuals are the result of their total life experience, but all individuals have the capacity to change.
3. In working with low-income groups, the teacher should try to have the classes in the area in which the low-income adults live or in familiar surroundings.
4. Begin the course with a subject of real interest that is uniquely relevant to their needs and concerns.

5. An effort must be made by the teacher to make each person feel that they have something important to contribute to class discussions.

6. The teacher working with low-income adults must not patronize or impose their own values on these adults.

7. Keep in mind that some people, feeling they do not have enough money to manage, resist the study of personal economics.

8. Opportunities should be created to apply new knowledge to use and show what has been learned.

9. Low-income adults are not future oriented, so successful programs begin by providing immediate positive feedback.

According to Smith (43), to work effectively with people in the lower socio-economic strata it is important for the teacher to work to win the confidence and respect of the adults. Smith explained this as follows:

Teachers may be viewed with distrust as representing the oppressive middle class and also a reminder of past failures in school. The low-income adult often will not accept the teacher as the foundation of wisdom. They, too, are specialists in some areas and most are more knowledgeable about basic survival skills than their teachers. The special knowledge of students can be a strong factor in enriching the educational program. (43:13)

Andreasen (2) has suggested that in planning an adult program, the teacher must have "face-to-face" communication with individuals. He has stated that direct, personal contacts clarify and reinforce messages and provide social support for the intended change.

Many precautions must be taken by teachers who work with low-income groups to alleviate the problem of attrition. In The Black Consumer, Joyce and Gavoni (25) have suggested that the only way one could expect to cause meaningful change is to understand the situation from the bottom of society. One precaution the teacher must take before entering the classroom is to know and understand the living conditions, learning difficulties, and characteristics of the low-income adult. According to Taba and Elkins (45), adult students must feel they belong in the group. They noted that a warm atmosphere can help prevent the low-income adult dropout. Taba and Elkins have stated that one of the most crucial aspects of involving this particular audience in learning activities is the development and maintenance of an informal or inviting atmosphere. This atmosphere should be one that encourages the student to return to the classroom again and again. This can help the adult relax, pursue goals, participate, and feel a sense of belonging in the group. It should be the charge of every teacher working with the disadvantaged to understand these precautions and to understand the factors which affect their everyday lives. According to Smith (43), in so doing, the teacher can teach the low-income adults in a manner which will keep the desire for learning strong and the class attendance high.

Planning Consumer Education Programs
for Low-Income Adults

New guidelines for establishing consumer education programs have been stated in the Statutes At Large (58). The 1976 amendment to Title II of the Education Amendment of Public Law 94-482, which concerns consumer and homemaking education, outlines specific considerations to be made by each state when creating consumer education programs. The 1976 amendment was stated in part as follows:

From funds made available under this section, special consideration shall be given to special consumer and homemaking programs for both males and females at all educational levels. States should encourage, emphasize, and give greater consideration to special consumer and homemaking programs for persons in economically depressed areas or for persons aged sixty or older who are in need of services provided by such programs. Programs shall be designed to assist such persons to live independently in their homes and to alleviate adverse effects of loneliness and isolation. (58:727)

This amendment placed a new emphasis on consumer and homemaking programs by providing funds to develop programs which would be relevant to all sectors of the United States population. In the April 7, 1977, Federal Register (53), it was explained the new amendment to Public Law 94-482 charges professionals in the field of home economics education to establish programs useful to all target groups. In the Federal Register it was stated:

The new Act provides a separate authorization of funds to be used solely to encourage consumer and homemaking education for both males and females at all educational levels. "All educational levels" is interpreted to

include elementary, secondary, post-secondary, and adult learners. Since the Act states explicitly that States should "encourage," "emphasize" and give greater consideration to consumer and homemaking education programs for the specific target groups, further interpretation was not believed necessary. There was a concensus in the comments that the new emphasis on consumer and homemaking programs will be helpful in developing attitudes and behavior which enhance the quality of life of the American people at home and at work. (53:18548)

The 1976 amendment aided in clarification of the role of consumer and homemaking education, included statements concerning the development of curriculum materials to better prepare individuals for employment, and provided for equal occupational training for all individuals.

According to Smith (43), in order to cope with present and future social and occupational conditions a person not only needs literacy education but a basic core of facts, concepts, and attitudes necessary for upward mobility. Smith has noted that:

The core may include: orientation to the world of work, good health practices, consumer education, fundamental social science concepts, citizen rights and responsibilities, and personal-social development. (43:18)

Smith has described the most effective adult education programs as those which are related to the need to get a job, to receive a promotion, and to avoid being cheated. In Learning Opportunities for Adults (28) it was suggested that if low-income sections of society are to have a chance to improve their social and economic positions, they must have access to education programs equal to those which they missed in their youth.

Andreasen (2), Caplovitz (6), Dixon (13), Glosson (16), and Smith (48) have identified concepts which should be included in consumer education programs for low-income adults. These may be summarized as follows: values and goals, family and community resources, planned spending, choice making, shopping skills, advertising and sales techniques, consumer rights and responsibilities, and consumer protection and sources of help. Caplovitz (6) has emphasized that low-income consumers need pertinent information about sources of consumer information, information on product care and use, and an understanding of consumer rights and responsibilities. Andreasen (2) has suggested that the low-income consumer needs to understand a credit transaction including what an installment contract is, what a contract means, how a contract should be filled out, and what happens legally when payments are in default. Ratner (38) has suggested that low-income adults should be taught to evaluate their capacities to use credit so that it may become an asset. Ratner has stated that concepts such as money management, planning for weekly and monthly expenditures, family planning for use of income, ways to stay within planned expenditures, and savings should be included in programs designed for low-income adults.

Hall (19) has noted as a part of her study of low-income families in Oklahoma, that for some time now, the public system of education in this country has had effective programs for guiding youth in choosing a vocation, producing goods, and earning a living. It

is unfortunate, however, that today millions of Americans spend a lifetime earning money, and yet never learn, aside from trial and error, how to manage the use of that money wisely.

Interest Assessments

Spitze and Griggs (44) have stated that of the three learning domains, the affective domain is probably the least effectively evaluated. Included in the affective domain are such variables as interests, values, attitudes, and feelings. According to Arny (3), before the 1930's adequate methods to measure subjective elements such as interests were unavailable. Fleck (14), Gronlund (18), Spitze and Griggs (44), and Tanner and Tanner (46) have suggested that in many situations without certain feelings and affective states, the acquisition of knowledge would be difficult, if not impossible.

Interests Defined

Various definitions of interests have been proposed. Fleck (14) has suggested that interests are among the most potent drives an individual can possess. She has stated that a survey of interests "...can note likes and dislikes, pleasures and concerns, satisfactions and dissatisfactions of individuals" (14:384). The responses obtained from a survey of interests disclose the range and intensity of a student's interests, and the information gained from such a survey has implications for curriculum development.

McNeil (32) has defined interests as being activities that attract students to a course of study. Tanner and Tanner (46) cited

the Deweyan definition of interests as being materials and methods that were vitally connected with the learners' purposes and present powers. Tanner and Tanner clarified the Deweyan definition of interests by stating that the use of materials and methods the students are interested in tends to hold their attention and encourage participation during class discussions.

According to Fleck (14), interest is something a person has when the goals of a project or an activity seem important to them. These interests are usually influenced by personal considerations and past experiences.

Gronlund (18) has warned teachers not to confuse interests scores with measures of ability. Gronlund differentiated between these two concepts in the following statement:

Interest measures merely indicate whether an individual is apt to find satisfaction in a particular type of activity. Whereas, measures of ability determine the level of activity at which the individual can expect to function effectively. (18:474)

Interest has the power of arousing a feeling of wanting to know about, share in, or take part in a course of study.

Methods of Interest Assessment

The measurement of interests is a difficult task to undertake. Gronlund (18) has noted that since interests frequently change, accurate measurement devices must be used for their assessment. Gronlund has listed the Kuder Preference Record, Strong Vocational Interest

Blank, and Strong-Campbell Interest Inventory as standardized assessments frequently used when measuring interests. Reich and Adcock (39) have stated that such instruments as the Kuder Preference Record, Strong Vocational Interest Blank, and Strong-Campbell Interest Inventory lend themselves to easy use and quick scoring of results. Gronlund (18) has pointed out that these inventories have been designed primarily for use in educational and vocational guidance. Unfortunately, the development of standardized inventories for use in curriculum planning and instruction has been generally neglected.

According to Borg and Gall (4), Hall (20), and Ahmann and Glock (1), the measurement of interests may be obtained in a variety of ways. These include observing someone's behavior, asking them to discuss their opinions orally, or presenting them with a questionnaire on which they write their own answers. The type of method one uses to measure interests depends on the kinds of questions one wants answered.

Hall (20) has stated that a questionnaire is a form that is used to elicit responses to specific questions and is filled out by the respondent. Although a questionnaire is often used as a means of reaching persons who are difficult to contact personally, it can be given in person to groups or individuals.

According to Ahmann and Glock (1) and Hall (20), the two types of information likely to be sought through a questionnaire are personal data and items pertaining to the subject of investigation. Fleck (14) and Hall (20) have stated that items on personal and

family background which might be significant to an investigation include age, marital status, educational level, occupation, family size, income level, sex, and home and community activities.

Fleck (14), Hall (20), and Zimbardo and Ebbesen (62), have stated that questions pertaining to the subject matter of the survey might cover a variety of information such as facts, feelings, attitudes, interests, and present or past behaviors. Ahmann and Glock (1) and Hall (20) have stated that a questionnaire may be made up of two types of questions. These are closed and open ended questions. In the closed ended question, possible answers are suggested. The respondent checks those statements with which they agree or disagree. Hall (20) has pointed out that open ended or free-response questions permit an individual to respond in their own words. The information written by the respondents may give insight into their feelings, backgrounds, or interests.

Hall (20) and Neill (36) have reported that some of the advantages of a questionnaire include the following. It is easy to cover a large geographical area, limited skill is required on the part of the researcher to administer the instrument, interviewer or observer bias is eliminated, it is a less expensive means than other ways of collecting research data, unusual or personal kinds of activities tend to be discussed more freely, less pressure is placed on the respondents, and the respondents can take as much time as they wish to think about their answers.

A checklist usually consists mostly of closed-ended questions and may be part of a total questionnaire. According to Fleck (14), a checklist is an effective instrument to use when surveying interests. Arny (3) has indicated that a checklist is a useful way to elicit student reaction to proposed subject matter. Used for this purpose, checklists would have the advantages of raising the level of involvement of the disadvantaged student or raising the students' sense of worth by letting them know that their opinions counts.

According to Ahmann and Glock (1), one feature of the checklist is that it can be completed quickly and with acceptable accuracy by the respondents. Arny (3) has stated that if the respondents have low reading ability, the teacher can read the statements aloud while the respondents check their answers. As noted by Hall (20), the main advantage of a checklist, is that data obtained can be tabulated easily and quickly.

Summary

Literature in the areas of the low-income adult in today's society, meeting the needs of low-income adults through consumer education, and interest assessment were reviewed to provide a basis for developing a questionnaire to be used in this study. A survey of the literature has indicated that the term low income was defined in 1978 as an annual income of \$12,000 for a family of four persons. Although low-income people were not identified as belonging to a homogeneous group, certain common characteristics were described

which limit their choices. These common characteristics were limited alternatives, helplessness, deprivation, insecurity, alienation, poor communication, and past failures. Limitations placed on low-income adults because of these common characteristics included inadequate curriculum in school, inadequate nutrition, inadequate housing, inadequate parental guidance, isolation from the mainstream of American culture, and poor communication skills.

Research has indicated that perception is the ability to achieve an understanding of a particular situation or concept. To meet the needs of low-income adults through consumer education low-income adults must be made aware of what concepts are taught in a consumer education program and how these concepts are useful to them. Educators agree that consumer education is needed by low-income adults especially in the areas of buying, information seeking, use of credit, savings practices, and planned spending. Understanding the characteristics and problems of low-income adults should aid in planning programs for disadvantaged adults. Successful teaching methods include those which take into consideration deficiencies in linguistic skills and reading abilities of such adults.

Interests of low-income adults are essential in planning a consumer education program. A survey of interests can determine likes and dislikes, pleasures and concerns, and satisfactions of individuals. Research has indicated that questionnaires are useful instruments for measuring interests. To develop relevant consumer education programs

for the low-income adult increased emphasis should be given to interest assessments of this particular audience.

CHAPTER III

METHODS AND PROCEDURES

The major purposes of the study were to survey low-income female adults to determine their interest in consumer education concepts and to determine if there were differences in their interest when the low-income female adults were classified according to various demographic variables. Development of materials and procedures of the study are discussed in the following sections.

Development of Instrument

and Cover Letter

Consumer Education Interest Questionnaire

Based on a review of literature and a study of methods for preparing data gathering instruments, an evaluation instrument was developed entitled Consumer Education Interest Questionnaire. The instrument was a two-part questionnaire. Part one was designed to gather background information on low-income female adults. Part two was designed to assess interests of the low-income female adults regarding concepts that might be included in an adult consumer education program.

The first part of the questionnaire consisted of seven closed-ended questions asking for information on specified variables related to the low-income female adults' backgrounds. The variables were as follows: age, sex, racial origin, marital status, years of

completed education, family income level, and number of dependents. The respondents were asked to check one response for each question that provided information about their backgrounds.

The second part of the questionnaire consisted of concepts presented in a rating scale format for use in assessment of the interests of low-income female adults in consumer education. Concepts for the questionnaire were derived from the table of contents of the curriculum guide Consumer Education For Families With Limited Incomes (11) developed by and in the process of revision at the Instructional Materials Center at Texas Tech University in Lubbock, Texas. The original questionnaire consisted of 54 statements. The statements related to the following twelve areas included in consumer education programs: values and goals, use of resources, financial decision making, employment, planned spending, savings, banking and banking services, use of credit, types of insurance, consumer practices in the market place, taxes, and rights and responsibilities of consumers.

Several procedures were employed to determine validity of the questionnaire. Content validity was established by using the curriculum guide, Consumer Education For Families With Limited Incomes (11), as a reference for the subject matter areas covered by the concepts on the interest portion of the questionnaire. The Consumer Education For Families With Limited Incomes (11) curriculum guide had been developed for the purpose of providing guidance and structured lesson

plans to teachers who work with low-income disadvantaged adults in the area of consumer education. The curriculum guide was developed through a study of the concepts and sub-concepts included in consumer education curriculum guides from Texas and other states, in current textbooks and teaching materials, and in research. Due to the thorough coverage of consumer education subject matter by the curriculum guide, the concepts covered in the questionnaire were judged by the researcher to be representative of the whole area of consumer education. To strengthen validity of the questionnaire, it was submitted to a panel of nine judges consisting of four faculty members in the Department of Home Economics Education at Texas Tech University, three members of the administrative staff of the Home Economics Instructional Materials Center at Texas Tech University, and two graduate students in the Department of Home Economics Education at Texas Tech University. The panel members were asked to assess the concepts covered in the questionnaire to determine if all possible areas were being included. In addition, they were asked to make any suggestions for the wording of the statements which would increase clarity. On the basis of the judges' suggestions necessary revisions were made to refine the questionnaire. Several concepts were combined and the number of statements was reduced from 54 to 48.

Reliability for the questionnaire was increased by keeping the content of the instrument specific to a certain audience and keeping all items of the instrument related to consumer education. All

statements and terminology were geared to low-income adults. All statements were clearly worded and directions were explicit.

Directions on the interest assessment part of the questionnaire directed participants to respond to each concept according to their perceived interests. Each concept was followed by three possible responses. Participants could respond to one of the following for each concept: yes, this subject would be useful to me; undecided, I am not sure this subject would be useful to me; or no, this subject would not be useful to me. Three variations of line drawn happy faces were used above each response column. It was felt that the use of the facial expressions in the response columns would help the participants with low reading levels remember the order of the responses on each page of the questionnaire. The line drawing of the face with a smile indicated a "yes" response, the line drawing of the face with a straight line for a mouth indicated an "undecided" response, and the line drawing with a frown indicated a "no" response. Responses to the concepts were scored using point values ranging from three to one, with three points assigned to yes responses, two points assigned to undecided responses, and one point assigned to no responses.

During the development of the Consumer Education Interest Questionnaire, a pilot study was conducted. The interest questionnaire was administered to a sample of 19 adults enrolled in a Comprehensive Employment Training Act (CETA) program in Lubbock, Texas. The pilot

study was conducted July 20, 1979. The adults were similar in nature to the proposed sample group. Data from the pilot study were collected and revisions in wording were made in statements confusing to the adults. The questionnaire was also reviewed and revised to keep the length to a minimum by eliminating nine statements.

The final version of part two of the Consumer Education Interest Questionnaire consisted of 39 items. There were two items related to values and goals, one item related to use of resources, one item related to financial decision making, four items related to employment, three items related to planned spending, two items related to savings, four items related to banking and banking services, six items related to use of credit, two items related to types of insurance, nine items related to consumer practices in the market place, one item related to taxes, and four items related to rights and responsibilities of consumers. The number of items varied for each area in consumer education because of the emphasis personnel at the Home Economics Instructional Materials Center placed on each area in the table of contents of the curriculum guide Consumer Education For Families With Limited Incomes (11). A copy of the two-part questionnaire has been included in Appendix B.

Cover Letter

The Consumer Education Interest Questionnaire was accompanied by a cover letter to be read by participants, or read to participants by teachers or program aides assisting in the study. The cover letter

explained the purpose of the study and gave instructions necessary for low-income adults to complete the questionnaire. The cover letter explained that the Home Economics Instructional Materials Center at Texas Tech University was writing curriculum materials to help teachers and others teach people about money and that their responses would help the personnel in the Instructional Materials Center know what people were interested in learning. The cover letter emphasized that it was not necessary for the respondents to sign their name. This was done to assure the low-income adult of anonymity and hopefully encourage honest responses. The respondents were instructed to answer the questions as honestly as possible according to their interests. A copy of the cover letter which accompanied the evaluation instrument has been included in Appendix A.

Selection and Description

of the Sample

Participants in the study represented three agencies working with low-income adults in Lubbock, Texas. The sample was not randomly selected but rather one of convenience. The directors of agencies who indicated willingness to have adults enrolled in their programs participate in the study were known by or referred to the researcher by other agency directors. Agencies represented in the study were the Lubbock Independent School District Adult Education Center, the Guadalupe Neighborhood Center, and the Parkway Neighborhood Center. One hundred and eight low-income female adults

enrolled in the programs of these agencies participated in the study by responding to the Consumer Education Interest Questionnaire during the spring of 1980.

Background data were obtained from 108 low-income female adults utilizing the first part of the Consumer Education Interest Questionnaire. Data on the age, racial origin, marital status, years of completed education, family income level, and number of dependents of the low-income female adults are summarized in Table 1.

The age categories represented by low-income female adults in the sample ranged from 16-25 years to over 45 years. Twenty-nine (26.85 percent) low-income female adults were between 16-25 years of age. Twenty-eight (25.93 percent) low-income female adults were between 26-35 years of age. Twenty-six (24.97 percent) of the low-income female adults in the study were over 45 years of age, and 25 (23.15 percent) were between 36-45 years of age.

Regarding racial origin, 36 (33.33 percent) respondents were black, which was the largest number of respondents in any racial category. Thirty-one (28.70 percent) of the respondents were Mexican American. Twenty-nine (26.85 percent) respondents were Anglo. Twelve (11.11 percent) respondents were from other countries as follows: six from Mexico, one from Puerto Rico, four from Hong Kong, and one from the Republic of the Philippines.

Regarding marital status, 47 (43.52 percent) respondents were married which was the largest number of respondents in any marital

TABLE 1
BACKGROUND DATA OF SAMPLE

Variables	N	Percent
Age Categories		
16-25	29	26.85
26-35	28	25.93
36-45	25	23.15
Over 45	26	24.97
Racial Origin		
Anglo	29	26.85
Black	36	33.33
Mexican American	31	28.70
Others	12	11.11
Marital Status		
Never Married	23	21.29
Married	47	43.52
Separated, Divorced, or Widowed	38	35.19
Years of Completed Education		
8 Years or less	33	30.55
9-10	27	25.00
11-12	40	37.04
Over 12	8	7.41
Family Income Level		
\$0-\$2,999	34	31.48
\$3,000-\$4,999	32	29.63
\$5,000-\$6,999	28	25.93
\$7,000-\$13,000	14	12.96
Number of Dependents		
One	12	11.11
Two	15	13.89
Three	19	17.59
Four	27	25.00
Five	20	18.52
Six or more	20	18.52

status category. Thirty-eight (35.19 percent) respondents were separated, divorced, or widowed, and 23 (21.29 percent) respondents had never been married.

The educational backgrounds of the sample ranged from eight years or less to over 12 years of completed education. The largest number of respondents, 40 (37.04 percent), had completed 11 to 12 years of education. The next largest number, 33 (30.55 percent), respondents, had completed eight years or less years of completed education. Twenty-seven (25 percent) respondents had nine to 10 years of completed education, and eight (7.41 percent) respondents had completed over 12 years of education.

The family income level categories represented by the low-income female adults in the study ranged from \$0 to \$2,999 to \$7,000 to \$13,999. The largest number of low-income female adults, 34 (31.48 percent), had a total family income of \$0 to \$2,999. The next largest number, 32 (29.63 percent), of respondents had family incomes of \$3,000 to \$4,999. Twenty-eight (25.93 percent) respondents had family income levels of \$5,000 to \$6,999, and 14 (12.96 percent) respondents had family income levels of \$7,000 to \$13,999.

Regarding the number of dependents, 27 (25 percent), respondents indicated having four dependents. This was the largest number in any category. The next largest number, 20 (18.52 percent) respondents indicated having six or more dependents. Nineteen (17.59 percent) respondents had three dependents, 15 (13.89 percent)

respondents had two dependents, 15 (13.89 percent) respondents had five dependents, and 12 (11.11 percent) respondents had one dependent.

Collection of Data

Copies of the Consumer Education Interest Questionnaire, used to assess the interests of low-income female adults in consumer education were taken to the three agencies whose low-income adults participated in the study. The agencies represented in the study were the Lubbock Independent School District Adult Education Center, the Guadalupe Neighborhood Center, and the Parkway Neighborhood Center located in Lubbock, Texas. Arrangements were made by the researcher with Mrs. Barbara Sommerville, Director of the Guadalupe Neighborhood Center and the Parkway Neighborhood Center, and Mrs. Freddie Harrold, Director of the Lubbock Independent School District Adult Education Center, to deliver the questionnaires to their agencies on January 17, 1980. Forty questionnaires were delivered to the Guadalupe Neighborhood Center, 40 questionnaires were delivered to the Parkway Neighborhood Center, and 50 questionnaires were delivered to the Lubbock Independent School District Adult Education Center.

The Consumer Education Interest Questionnaires were administered by the teachers or program aides employed at the three agencies. The teachers and program aides were instructed to give one copy of the instrument, along with an explanatory cover letter to each

low-income adult. The cover letter explained the purpose of the study and gave instructions necessary for the low-income adults to complete the questionnaire.

In some cases the cover letter and instrument were read to the adults by the teachers or program aides because of the low-reading levels of the respondents. For those participants who were unable to read English the cover letter and questionnaire was translated into Spanish by the teachers or program aides. At the Guadalupe Neighborhood Center the majority of the programs are conducted in Spanish, and therefore the majority of the cover letters and questionnaires were translated into Spanish for the sample. The teachers and program aides were asked to have the questionnaires completed between January 18, 1980 and February 15, 1980. The instruments were completed at the agencies. It was reported to the researcher by the directors that it took respondents approximately 15 minutes to complete the questionnaire. The researcher picked up the completed questionnaires from each agency director on February 18, 1980. Thirty-four completed questionnaires were obtained from the Parkway Neighborhood Center, 27 questionnaires were obtained at the Guadalupe Neighborhood Center, and 47 completed questionnaires were obtained from the Lubbock Independent School District Adult Education Center.

Of the total 130 questionnaires distributed, 108 were returned for a return rate of 83.08 percent. All 108 of the returned questionnaires had complete data and were returned in time to be used in analyzing the data.

Data were collected from low-income female adults' responses to the evaluation instrument. Data pertaining to the low-income female adults' interests in specific consumer education concepts were assessed through the rating portion of the questionnaire. In addition, data on demographic variables pertaining to the low-income female adults' age, racial origin, marital status, years of completed education, family income level, and number of dependents were obtained on the Consumer Education Interest Questionnaire.

Treatment of Data

Data obtained from the responses of the 108 low-income female adults in the sample were key punched on cards and processed at the Texas Tech University Computer Center. Findings were considered significant at the .05 level or beyond. The data were statistically treated by the following methods:

1. Descriptive statistics were used to analyze all variables.
2. To determine which consumer education concepts were of most interest and which concepts were of least interest to low-income female adults, a total score was computed for each statement. Every yes was assigned a three, every undecided a two, and every no a one. Since the score for each concept ranged from one to three, the total score for each statement could range from 108 to 324. A frequency distribution of the mean scores for the concepts was obtained. The concepts were then rank ordered from those with highest to those with lowest mean scores. A list of the ten concepts which were of

most interest and a list of the ten concepts which were of least interest to the low-income female adults were compiled to assist the researcher in determining which concepts might be included in consumer education programs for this particular audience.

3. A series of chi-square tests were run to determine if significant differences existed among the mean consumer education ratings of low-income female adults' when the adults were classified in various categories on the following variables:

- a. Age
- b. Racial origin
- c. Marital status
- d. Years of completed education
- e. Family income level
- f. Number of dependents

The data for the chi-square analyses consisted of a consumer education interest rating for each participant. The ratings were obtained by totalling the scores for the 39 concepts for each respondent. Since the total score for each concept ranged from one to three, the total score for each respondent could range from 39 to 117.

CHAPTER IV

ANALYSIS AND INTERPRETATION OF DATA

The major purposes of the study were to survey low-income female adults to determine their interest in consumer education concepts and to determine if there were differences in their interest when the low-income female adults were classified according to various demographic variables. The data obtained in the study were collected from 108 low-income female adults participating in adult programs at three agencies in the Lubbock, Texas, area. Copies of the Consumer Education Interest Questionnaire, developed by the researcher, were taken to the agencies to be administered by teachers or program aides to the participants in the study. Data collected on the questionnaires consisted of information from the low-income female adults regarding their interests in 39 specific consumer education concepts. On the Consumer Education Interest Questionnaire the adults could specify a yes, undecided, or no response indicating their interest in each concept. Total scores were computed for responses to each concept utilizing the data of the participants. A yes response was assigned a value of three, an undecided response was assigned a value of two, and a no response was assigned a value of one. The possible total score for each concept ranged from 108 to 324. For analyses in the study, scores for each concept were averaged to obtain a mean score. The mean scores could range from one to three. The actual mean scores in this study ranged from 2.11

to 2.87. Since none of the 39 concepts had mean scores below 2.11, all 39 concepts were considered to be of some interest to the low-income female adults. Consumer education interest ratings were also calculated for each respondent. These scores could range from 39 to 117 and represented the total of each participants responses to the 39 concepts. The actual consumer education interest ratings obtained in the study ranged from 59 to 117.

Data also collected on the questionnaire consisted of background information pertaining to the low-income female adults. Demographic data were obtained from each participant as follows: age, racial origin, marital status, years of completed education, family income level, and number of dependents.

In interpreting the analysis of data from the Consumer Education Interest Questionnaire, these questions were examined:

Which consumer education concepts are of most interest to low-income female adults?

Which consumer education concepts are of least interest to low-income female adults?

A frequency distribution of the mean scores for the concepts was obtained and a list of the 10 concepts which were of most interest and the 10 concepts which were of least interest to low-income female adults were compiled. The Consumer Education Interest Questionnaire data were also analyzed to determine if there were any significant differences among the consumer education interest ratings of low-income

female adults when the adults were classified into various categories on the following variables: age, racial origin, marital status, years of completed education, family income level, and number of dependents. Chi-square tests were used to test the various parts of the hypothesis. The consumer education interest ratings of the female adults were ranked and split at the median for analysis. The possible consumer education interest ratings could range from 39 to 117. The median rating obtained in this study was 100.

Questions Examined and Discussed

Two questions were examined in the study. To answer the questions data obtained from the interest assessment portion of the questionnaire were used to determine mean scores for each of the 39 concepts responded to by the sample. Each question is examined and discussed separately.

Question 1

Data were analyzed to answer the first question which stated:

Which consumer education concepts are of most interest to low-income female adults?

Data were examined to see which of the 39 consumer education concepts were rated highest by the low-income female adults in the sample. A frequency distribution was developed arranging concepts according to their mean scores. The mean scores of the 10 concepts of most interest to low-income female adults ranged from 2.87 to 2.72. One was

the lowest possible score, and three was the highest possible score. Two concepts had equal mean scores of 2.74, and three concepts had equal scores of 2.72. The 10 concepts of most interest to the low-income female adults are presented in Table 2. The top five concepts of most interest were learning about rights and responsibilities as a consumer, learning about laws that protect consumers, knowing how to complain effectively, buying furniture, and making decisions about money and spending.

TABLE 2
MEAN SCORES OF CONSUMER EDUCATION CONCEPTS
OF MOST INTEREST TO LOW-INCOME
FEMALE ADULTS

Consumer Education Concepts	Mean Score
Learning about rights and responsibilities as a consumer.	2.87
Learning about laws that protect consumers.	2.85
Knowing how to complain effectively.	2.82
Buying furniture.	2.81
Making family decisions about money and spending.	2.77
Using what resources you have to get what you want.	2.74
Using your skills to save money.	2.74
Planning your spending.	2.72
Saving money.	2.72
Judging the quality of what you buy.	2.72

Question 2

Data were analyzed to answer the second question which stated:

Which consumer education concepts are of least interest to low-income female adults?

Data were examined to see which of the 39 consumer education concepts were rated lowest by the low-income female adults in the sample. A frequency distribution was developed arranging the concepts according to their mean scores. The mean scores of the 10 concepts of least interest to low-income female adults ranged from 2.11 to 2.39. One was the lowest possible score, and three was the highest possible score. The 10 concepts of least interest to the low-income female adults are presented in Table 3. The five concepts rated lowest were opening a checking account, choosing a bank, figuring interest rates, using bank services, and shopping for credit. Since none of the 39 concepts had mean scores below 2.11, all 39 concepts were considered to be of some interest to the low-income adults.

Hypothesis Examined and Discussed

One null hypothesis with six variables was tested in the study. The six variables of the hypothesis were tested using chi-square tests. Each part of the hypothesis is examined and discussed separately in this section. Data were considered significant at the .05 level or beyond.

TABLE 3
 MEAN SCORES OF CONSUMER EDUCATION CONCEPTS OF
 LEAST INTEREST TO LOW-INCOME
 FEMALE ADULTS

Consumer Education Concepts	Mean Score
Opening a checking account.	2.11
Choosing a bank.	2.13
Figuring interest rates.	2.16
Using bank services.	2.23
Shopping for credit.	2.24
Learning about payroll deductions.	2.25
Using a checking account wisely.	2.25
Learning about taxes and how they are used.	2.29
Using other types of transportation to get around.	2.31
Using credit.	2.39

The hypothesis of the study was stated as follows:

There are no significant differences among the consumer education interest ratings of low-income female adults when the adults are classified in various categories on the following variables:

- a. Age
- b. Racial origin
- c. Marital status
- d. Years of completed education
- e. Family income level
- f. Number of dependents

Part a of Hypothesis

Differences in the consumer education interest ratings of low-income female adults of various ages were analyzed in part a of the

hypothesis. The age groupings consisted of the following four categories: 16-25 years, 26-35 years, 36-45 years, and over 45 years. The statistics related to part a of the hypothesis are summarized in Table 4. The chi-square statistic obtained when comparing the numbers of participants in the four age groups who scored above and below the median rating was not statistically significant at the .05 level or beyond. On the basis of the analysis of the data presented in Table 4, part a of the hypothesis was accepted. There were no significant differences among the consumer education interest ratings of respondents of various ages.

TABLE 4
DIFFERENCES IN CONSUMER EDUCATION INTEREST
RATINGS OF LOW-INCOME ADULTS WHEN THE
ADULTS WERE CATEGORIZED ACCORDING
TO AGE

Age	Numbers of Persons At or Below Median Rating	Above Median Rating	X ²	Degrees of Freedom	P
16-25	13	16			
26-35	14	14	4.37	3	NS*
36-45	11	14			
Over 45	18	8			

*Not significant at the .05 level or beyond.

Part b of Hypothesis

Differences in consumer education interest ratings of low-income female adults of various racial origins were analyzed in part b of the hypothesis. The racial groups used for analysis were the following: Anglo, black, Mexican American, and other. The statistics related to part b of the hypothesis are summarized in Table 5. The chi-square statistics obtained when comparing the numbers of participants in each racial group whose consumer education interest ratings were above and below the median rating was not statistically significant at the .05 level or beyond. On the basis of the analysis of the data presented in Table 5, part b of the hypothesis was accepted. There were no significant differences among the consumer education interests of respondents of various racial origins.

Part c of Hypothesis

Differences in the consumer education interest ratings according to marital status of respondents were analyzed in part c of the hypothesis. Participants in the study were divided into three marital status categories as follows: never married; married; separated, divorced, or widowed. The statistics related to part c of the hypothesis are summarized in Table 6. The chi-square statistic obtained when comparing the number of participants in each marital status group who scored above and below the median rating was not statistically significant at the .05 level or beyond. On the basis of the

TABLE 5
DIFFERENCES IN CONSUMER EDUCATION INTEREST
RATINGS OF LOW-INCOME ADULTS WHEN THE
ADULTS WERE CATEGORIZED ACCORDING
TO RACIAL ORIGIN

Racial Origin	Numbers of Persons At or Below Median Rating	Above Median Rating	χ^2	Degrees of Freedom	P
Anglo	12	17			
Black	19	17	6.20	3	NS*
Mexican American	15	16			
Other	10	2			

*Not significant at the .05 level or beyond.

analysis of the data presented in Table 6, part c of the hypothesis was accepted. There were no significant differences among the consumer education interest ratings of respondents classified according to marital statuses.

TABLE 6

DIFFERENCES IN CONSUMER EDUCATION INTEREST
RATINGS OF LOW-INCOME ADULTS WHEN THE
ADULTS WERE CATEGORIZED ACCORDING
TO MARITAL STATUS

Marital Statuses	Numbers of Persons At or Below Median Rating	Above Median Rating	χ^2	Degrees of Freedom	P
Never Married	13	10			
Married	27	20	2.24	2	NS*
Separated, Divorced, or Widowed	16	22			

*Not significant at the .05 level or beyond.

Part d of Hypothesis

Differences in the consumer education interest ratings of low-income female adults having various years of completed education were analyzed in part d of the hypothesis. Participants were divided into four categories regarding years of completed education as follows: 0-8 years, 9-10 years, 11-12 years, and over 12 years of completed education. The statistics related to part d of the hypothesis are summarized in Table 7. The chi-square statistic obtained when comparing the numbers of participants in each of the four educational groups who scored above and below the median rating was not statistically significant at the .05 level or beyond. On the basis of the analysis

of the data presented in Table 7, part d of the hypothesis was accepted. There were no significant differences in the consumer education interest ratings of respondents having various years of completed education.

TABLE 7
DIFFERENCES IN CONSUMER EDUCATION INTEREST
RATINGS OF LOW-INCOME ADULTS WHEN THE
ADULTS WERE CATEGORIZED ACCORDING
TO YEARS OF COMPLETED EDUCATION

Years of Completed Education	Numbers of Persons		χ^2	Degrees of Freedom	P
	At or Below Median Rating	Above Median Rating			
0-8	18	15			
9-10	12	15			
11-12	21	20	1.77	3	NS*
Over 12	5	2**			

*Not significant at the .05 level or below.

**Warning: over 5% of the cells have expected counts less than five. Table is so sparse that chi-square may not be a valid test.

Part e of Hypothesis

Differences in the consumer education interest ratings of low-income female adults of various family income levels were analyzed in part e of the hypothesis. Participants were divided into the following four family income categories:

\$0-\$2,999, \$3,000-\$4,999, \$5,000-\$6,999, and \$7,000-\$13,999. The statistics related to part e of the hypothesis are summarized in Table 8. The chi-square statistic obtained when comparing the numbers of participants in each of the four family income level groups who scored above and below the median rating was not statistically significant at the .05 level or beyond. On the basis of the analysis of the data presented in Table 8, part e of the hypothesis was accepted. There were no significant differences in the consumer education interest ratings of respondents of various family income levels.

TABLE 8
DIFFERENCES IN CONSUMER EDUCATION INTEREST
RATINGS OF LOW-INCOME ADULTS WHEN THE
ADULTS WERE CATEGORIZED ACCORDING
TO FAMILY INCOME LEVEL

Family Income Level	Numbers of Persons		X ²	Degrees of Freedom	P
	At or Below Median Rating	Above Median Rating			
\$0-2,999	18	15			
\$3,000- \$4,999	17	16	1.87	3	NS*
\$5,000- \$6,999	12	16			
\$7,000- \$13,999	9	5			

*Not significant at the .05 level or beyond.

Part f of Hypothesis

Differences in the consumer education interest ratings of low-income female adults with various numbers of dependents were analyzed in part f of the hypothesis. Participants in the study were divided in six categories regarding numbers of dependents as follows: one, two, three, four, five, and six or more dependents. The statistics related to part f of the hypothesis are summarized in Table 9. The chi-square statistic obtained when comparing the number of participants in each dependent category who score above and below the median rating was statistically significant at the .05 level. On the basis of the analysis of the data presented in Table 9, part f of the hypothesis was rejected. The consumer education interest ratings were significantly different for respondents with different numbers of dependents. The respondents with one dependent and six or more dependents expressed significantly lower consumer education interest ratings than other respondents with from two to five dependents.

Summary

In summary, the following were the major findings as a result of analyses of the questions of this study:

1. The consumer education concepts of most interest to low-income female adults were as follows: learning about rights and responsibilities as consumers, learning about laws that protect consumers, knowing how to complain effectively, buying furniture, making family decisions about money and spending, using what resources you

TABLE 9
DIFFERENCES IN CONSUMER EDUCATION INTEREST
RATINGS OF LOW-INCOME ADULTS WHEN THE
ADULTS WERE CATEGORIZED ACCORDING
TO NUMBER OF DEPENDENTS

Number of Dependents	Numbers of Persons		X ²	Degrees of Freedom	P
	At or Below Median Rating	Above Median Rating			
One	9	1**			
Two	7	10			
Three	9	10	12.05	5	.05
Four	12	15			
Five	5	10			
Six or more	14	6			

**Warning: Over 5% of the cells have expected counts less than five. Table is so sparse that the chi-square may not be a valid test.

have to get what you want, using skills to save money, planning your spending, saving money, and judging the quality of what you buy.

2. The consumer education concepts of least interest to low-income female adults as follows: opening a checking account, choosing a bank, figuring interest rates, using bank services, shopping for credit, learning about payroll deductions, using a checking account wisely, learning about taxes and how they are used, using other types of transportation to get around, and using credit. Even though these

concepts were rated as the least important the lowest mean score was 2.11, thus, indicating that the low-income female adults had various levels of interest in all 39 concepts.

In summary, the following were the major findings as a result of analyses of the various parts of the hypothesis of this study:

1. No significant differences were found among the consumer education interest ratings of low-income female adults when the adults were classified in various categories according to age.

2. No significant differences were found among the consumer education interest ratings of low-income female adults when the adults were classified in various categories according to racial origin.

3. No significant differences were found among the consumer education interest ratings of low-income female adults when the adults were classified in various categories according to marital status.

4. No significant differences were found among the consumer education interest ratings of low-income female adults when the adults were classified in various categories according to years of completed education.

5. No significant differences were found among the consumer education interest ratings of low-income female adults when the adults were classified in various categories according to family income level.

6. A significant difference was found among the consumer education interest ratings of low-income adults when the adults were

classified in various categories according to number of dependents. The respondents with one dependent and six or more dependents expressed lower consumer education interest ratings than the respondents with two to five dependents.

CHAPTER V
SUMMARY, FINDINGS, CONCLUSIONS,
AND RECOMMENDATIONS

The purposes of this chapter are to summarize the study and the findings, and to draw from the analyses of the data conclusions which appear to be justified. Recommendations for further research in the area of perceived interests of low-income adults in consumer education are based upon the findings of this study.

Summary of the Study

The study had two major goals. The first was to assess the perceived interests of low-income female adults in identified concepts in consumer education. The second goal was to determine if the consumer education interest ratings of low-income female adults differed significantly when the adults were classified according to various demographic variables.

Based on a review of literature and a study of methods for preparing interest assessments and questionnaires, the evaluation instrument was developed entitled Consumer Education Interest Questionnaire. The instrument was reviewed and critiqued by a panel of judges before being finalized and administered to the participants of the sample.

The first part of the Consumer Education Interest Questionnaire consisted of seven items developed to obtain demographic background information. The second part of the Consumer Education Interest

Questionnaire was constructed for assessing the interests of low-income adults in specific consumer education concepts. The adults were asked to indicate their interest in each of 39 concepts, by checking the yes, undecided, or no response column for each statement. Three variations of line drawn happy faces were used above each response column to aid those adults with low reading levels and to help them remember the order of the responses on each page of the questionnaire. Information from this part of the questionnaire was used to determine which consumer education concepts were of most interest and least interest to low-income female adults and to determine if the interests of low-income female adults varied when the adults were classified on various demographic variables.

The study was conducted from January 18 to February 15, 1980. Data were collected from low-income female adults who were affiliated with three agencies in Lubbock, Texas. The sample included 108 low-income female adults who were participating in adult programs at the three agencies. All low-income female adults were administered the Consumer Education Interest Questionnaire. The questionnaire was administered to the participants by teachers or program aides employed by the three agencies.

Data collected from the two-part questionnaire were analyzed through the following methods. First, descriptive statistics were obtained on all variables. Second, to answer the two research questions, a frequency distribution of the ratings of the 39 concepts was

developed by ranking them according to mean scores. The 10 concepts with the highest mean scores were considered to be those concepts of most interest to low-income adults. The 10 concepts with the lowest mean scores were considered to be those concepts of least interest to low-income adults. Lists of the concepts of most interest and least interest to low-income female adults were compiled to assist the researcher in determining what concepts might be covered in a consumer education program for this particular audience. Third, a series of chi-square tests were run to determine if significant differences existed among the consumer education interest ratings of low-income adults when the adults were classified in various categories according to age, racial origin, marital status, years of completed education, family income level, and number of dependents. Parts a through e of the null hypothesis stated in the study were accepted since the chi-square values obtained were not significant at the .05 level or beyond. Part f of the null hypothesis stated in the study was rejected since the chi-square value obtained was significant at the .05 level.

Findings of the Study

Findings resulting from analyses of data in the study were as follows:

1. Findings resulting from the low-income female adults' ratings of consumer education concepts determined which of the 39 concepts were of most interest to low-income female adults. The 10

concepts of most interest to the adults were the following: learning about rights and responsibilities as consumers, learning about laws that protect consumers, knowing how to complain effectively, buying furniture, making family decisions about money and spending, using what resources you have to get what you want, using skills to save money, planning your spending, saving money, and judging the quality of what you buy.

2. Findings resulting from the low-income female adults' ratings of consumer education concepts determined which of the 39 concepts were of least interest to low-income female adults. The 10 concepts of least interest to the low-income female adults were the following: opening a checking account, choosing a bank, figuring interest rates, using bank services, shopping for credit, learning about payroll deductions, using a checking account wisely, learning about taxes and how they are used, using other types of transportation to get around, and using credit. Even though these concepts were rated as the least important the lowest score was 2.11, thus, indicating that the low-income female adults had various levels of interest in all 39 concepts.

3. There were significant differences among the consumer education interest ratings of low-income female adults' when the adults were classified in various categories according to number of dependents. Respondents with one dependent and six or more dependents had significantly lower consumer education interest ratings than respondents with two to five dependents.

4. There were no significant differences among the consumer education interest ratings of low-income female adults' when the adults were classified in various categories according to age, racial origin, marital status, years of completed education, and family income level.

Conclusions

Based upon the findings of the study, the following conclusions were drawn:

1. The analysis of data indicated that the majority of low-income female adults were highly interested in the following consumer education concepts: learning about rights and responsibilities as consumers, learning about laws that protect consumers, knowing how to complain effectively, buying furniture, making family decisions about money and spending, using what resources you have to get what you want, using skills to save money, planning your spending, saving money, and judging the quality of what you buy. It was therefore concluded that home economists planning consumer education curricula for low-income adults should emphasize these concepts in their programs. Respondents showed high interest in learning how to be informed consumers. It was also concluded that the attrition rate of the program should be reduced if one includes these particular concepts.

2. The analysis of the data indicated that the majority of low-income female adults had less interest in the following consumer education concepts: opening a checking account, choosing a bank, figuring

interest rates, using bank services, shopping for credit, learning about payroll deductions, using a checking account wisely, learning about taxes and how they are used, using other types of transportation to get around, and using credit. Low-income adults expressed less interest in concepts that they could not use right away to improve their financial situations. It was concluded that these concepts might be abstract to the low-income consumers and did not apply to their personal living standards at the present. Therefore, home economists should place less emphasis on these concepts when planning curriculum to keep the interest levels high in their program. As the program progresses, the teacher might present these concepts as the need arises. In planning programs the teacher should start out with the concepts of interest and then work in the other important concepts.

3. Since no significant differences existed among the consumer education ratings of respondents of various ages, it can be concluded that in planning programs on consumer education where the participants vary in age that the 39 consumer education concepts rated in this research should be relevant to low-income female adults in all age categories.

4. Since racial origin does not appear to affect interest or lack of interest in consumer education concepts when planning programs for low-income female adults of various racial origins, it seems that the 39 concepts rated in the study would meet the needs of all the individuals.

5. Since marital status does not appear to affect interest or lack of interest in consumer education concepts, in general, it seems that one could meet the needs of all persons of various marital statuses by including in a program the 39 concepts rated in this research.

6. Since no significant differences existed among the consumer education interest ratings of respondents having various years of completed education, if one is planning a program in consumer education for low-income adults, the curriculum can be geared to a heterogeneous group of participants when including the 39 concepts rated in the study.

7. Since family income level does not appear to affect interest or lack of interest in consumer education on the part of the low-income female adults, one can plan programs utilizing the 39 concepts rated in the study to meet the needs of various family income level persons within the low-income bracket.

8. Since the respondents having one dependent were generally not married, it was concluded that this group of persons does not have as much interest in consumer education programs as other groups might. Perhaps the single individuals claiming themselves as dependents feel they are coping fine with consumer problems since they only have to take care of one person on their limited income. The respondents having six or more dependents may have rated their interest in consumer education concepts lower due to experiences

they have had as consumers. In addition, they may have received the training they feel they need from the experiences they have had raising and or caring for several other individuals. In addition, their lower ratings may reflect the limited time they have available for additional education due to all their other responsibilities. The other respondents with two to five dependents expressed significantly higher consumer education interest ratings. Since respondents with two to five dependents expressed higher interest in consumer education, it was concluded that consumer education programs should be planned to meet the needs of this particular audience. In all likelihood, if they are most interested, they are most likely to come and participate in consumer education programs.

Recommendations for Further Research

The study pertaining to consumer education interests as perceived by low-income female adults has revealed the need for further research in this area. Recommendations for further research include the following:

1. Translate the Consumer Education Interest Questionnaire into Spanish for those respondents unable to read or speak English.
2. Use the Consumer Education Interest Questionnaire to obtain perceived interests of low-income male adults and compare their responses to those of the low-income female adults.
3. Adapt the format of the questionnaire and use it as a pre-test and post-test interest evaluation for low-income adults

participating in a consumer education program to determine if significant changes in interests occur as a result of a course of study.

4. Follow-up low-income female adults whose interests were assessed and readminister the questionnaire to determine if significant changes in interests over an extended period of time.

5. Develop other survey instruments to gather information regarding perceived interests of low-income adults in other home economics areas such as food and nutrition and child development. This would aid in making the subject matter more relevant for low-income adults.

6. Adapt the questionnaire to gather data on perceived interests in consumer education from samples of adults in middle and high income level categories.

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A P P E N D I C E S

APPENDIX A

COVER LETTER TO QUESTIONNAIRE

APPENDIX A



Texas Tech University

Home Economics Instructional Materials Center
College of Home Economics

Would you help us answer some questions? The Home Economics Instructional Materials Center, at Texas Tech University, needs your help. You can help us by answering some questions.

We are writing information to help teachers and others teach people about money. Your answers will help us find out what different people would like to know. We want to know what would help you and your family get the most from your money, what subjects do you need information on, and what subjects would interest you if they were given at a meeting.

Your answers are very important. You will also help us know how useful our materials would be in teaching adults.

You have been chosen to help us. You do not have to put your name on the question sheets.

We would appreciate your taking time to answer the questions as honestly as possible. Feel free to write in any comments or ideas about your needs or interests that you have, which are not on the question sheets.

Thank you for helping us.

Sincerely,

Susan A. Cooper

Susan A. Cooper
Research Assistant

SAC/jab

Enclosure

APPENDIX B

CONSUMER EDUCATION INTEREST QUESTIONNAIRE

APPENDIX B

CONSUMER EDUCATION INTEREST QUESTIONNAIRE

PART I: INFORMATION

DIRECTIONS: PLEASE ANSWER EACH QUESTION BELOW. PUT A CHECK IN ONE SPACE IN EACH SECTION BELOW THAT TELLS ABOUT YOU. REMEMBER, DO NOT SIGN YOUR NAME.

1. Check your age group.

<input type="checkbox"/> 16-20 years	<input type="checkbox"/> 31-35 years	<input type="checkbox"/> 46-50 years	<input type="checkbox"/> 56-60 years	<input type="checkbox"/> 66-70 years
<input type="checkbox"/> 21-25 years	<input type="checkbox"/> 36-40 years	<input type="checkbox"/> 51-55 years	<input type="checkbox"/> 61-65 years	<input type="checkbox"/> 71 years or
<input type="checkbox"/> 26-30 years	<input type="checkbox"/> 41-45 years			<input type="checkbox"/> over

2. Check your sex.

Female Male

3. Check your racial origin.

Anglo Black Mexican-American Other (Please Note: _____)

4. Check which you are.

Never married Married Separated Divorced Widowed

5. Check the number of years of school you have finished.

<input type="checkbox"/> 1 year	<input type="checkbox"/> 5 years	<input type="checkbox"/> 9 years	<input type="checkbox"/> 12 years	<input type="checkbox"/> 15 years
<input type="checkbox"/> 2 years	<input type="checkbox"/> 6 years	<input type="checkbox"/> 10 years	<input type="checkbox"/> 13 years	<input type="checkbox"/> 16 years or
<input type="checkbox"/> 3 years	<input type="checkbox"/> 7 years	<input type="checkbox"/> 11 years	<input type="checkbox"/> 14 years	<input type="checkbox"/> over
<input type="checkbox"/> 4 years	<input type="checkbox"/> 8 years			

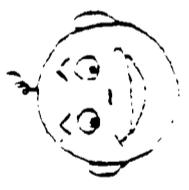
6. Check your family's income before taxes in 1978.

<input type="checkbox"/> 0-1,999	<input type="checkbox"/> 4,000-4,999	<input type="checkbox"/> 7,000-7,999	<input type="checkbox"/> 11,000-13,999	<input type="checkbox"/> 17,000-19,999
<input type="checkbox"/> 2,000-2,999	<input type="checkbox"/> 5,000-5,999	<input type="checkbox"/> 8,000-10,999	<input type="checkbox"/> 14,000-16,999	<input type="checkbox"/> 20,000 or over
<input type="checkbox"/> 3,000-3,999	<input type="checkbox"/> 6,000-6,999			

7. Check the number of persons who are supported by this income.

<input type="checkbox"/> 1	<input type="checkbox"/> 4	<input type="checkbox"/> 7	<input type="checkbox"/> 10	<input type="checkbox"/> 13
<input type="checkbox"/> 2	<input type="checkbox"/> 5	<input type="checkbox"/> 8	<input type="checkbox"/> 11	<input type="checkbox"/> 14
<input type="checkbox"/> 3	<input type="checkbox"/> 6	<input type="checkbox"/> 9	<input type="checkbox"/> 12	<input type="checkbox"/> 15 or over

PART II: DIRECTIONS: DO NOT SIGN YOUR NAME. PLEASE READ EACH SUBJECT CAREFULLY. THINK ABOUT HOW INTERESTED YOU WOULD BE IN THE SUBJECT. WOULD YOU GO TO A MEETING IF THIS INFORMATION WAS GIVEN? PLACE AN "X" IN THE BOX WHICH BEST SHOWS YOUR INTEREST ON EACH SUBJECT.



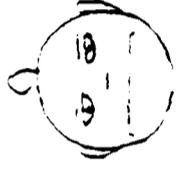
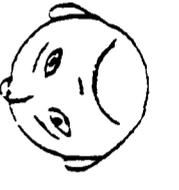
YES (This subject would be useful to me.)



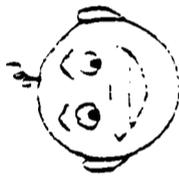
UNDECIDED (I am not sure if this subject would be useful to me.)

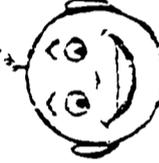


NO (This subject would not be useful to me in any way.)

	This subject would be useful to me  YES	I am not sure this subject would be useful to me  UNDECIDED	This subject would not be useful to me  NO
SUBJECTS THAT I WOULD BE INTERESTED IN ARE:			
1. Learning about what is important to you.			
2. Knowing your needs and wants.			
3. Using what resources you have to get what you want.			
4. Making family decisions about money and spending.			

	<p>This subject would be useful to me</p>  <p>YES</p>	<p>I am not sure this subject would be useful to me</p>  <p>UNDECIDED</p>	<p>This subject would not be useful to me</p>  <p>NO</p>
<p>SUBJECTS THAT I WOULD BE INTERESTED IN ARE:</p>			
<p>5. <u>Developing skills to increase your income.</u></p>			
<p>6. <u>Applying for a job.</u></p>			
<p>7. <u>Learning how to improve your job skills.</u></p>			
<p>8. <u>Planning your spending.</u></p>			
<p>9. <u>Keeping track of important papers.</u></p>			
<p>10. <u>Dealing with money problems.</u></p>			
<p>11. <u>Saving money.</u></p>			
<p>12. <u>Using your skills to save money.</u></p>			
<p>13. <u>Choosing a bank.</u></p>			
<p>14. <u>Opening a checking account.</u></p>			
<p>15. <u>Using a checking account wisely.</u></p>			
<p>16. <u>Using bank services.</u></p>			
<p>17. <u>Using credit.</u></p>			
<p>18. <u>Building a good credit rating.</u></p>			

	This subject would be useful to me  YES	I am not sure this subject would be useful to me  UNDECIDED	This subject would not be useful to me  NO
SUBJECTS THAT I WOULD BE INTERESTED IN ARE:			
19. <u>Shopping for credit.</u>			
20. <u>Figuring interest rates.</u>			
21. <u>Reading a contract.</u>			
22. <u>Knowing when NOT to sign a contract.</u>			
23. <u>Learning about the different kinds of insurance you can buy.</u>			
24. <u>Knowing the kinds of social insurance I can apply for.</u>			
25. <u>Deciding what to buy.</u>			
26. <u>Judging the quality of what you buy.</u>			
27. <u>Deciding where to shop.</u>			
28. <u>Shopping for food and clothes.</u>			
29. <u>Knowing what to look for on labels.</u>			
30. <u>Deciding between renting and buying a home.</u>			
31. <u>Buying furniture.</u>			
32. <u>Buying a car.</u>			

	This subject would be useful to me  YES	I am not sure this subject would be useful to me  UNDECIDED	This subject would not be useful to me  NO
SUBJECTS THAT I WOULD BE INTERESTED IN ARE: 33. Using other types of transportation to get around. 34. Learning about payroll deductions. 35. Learning about taxes and how they are used. 36. Knowing and avoiding tricks in advertising. 37. Learning about laws that protect consumers. 38. Knowing how to complain effectively. 39. Learning about your rights and responsibilities as a consumer.			

DIRECTIONS: IN THE SPACE BELOW, PLEASE WRITE IN OTHER SUBJECTS YOU FEEL WOULD BE USEFUL TO YOU.